

Information to identify the case:

Debtor 1	Robert M. Morace	Social Security number or ITIN	xxx-xx-4443
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-27250-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert M. Morace

9/28/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert M. Morace
Debtor

Case No. 17-27250-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 28, 2023

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	+ Robert M. Morace, 413 Eryn Road, Wenonah, NJ 08090-1609
cr	+ Lakes at Bankbridge Homeowners Association, Inc., c/o Pinnacle Realty Services, 151 Fries Mill Road, Unit 502, Turnersville, NJ 08012-2016
517029247	+ Dawn Morace, 413 Eryn Road, Wenonah, NJ 08090-1609
517029248	Ditech, PO Box 6172, Rapid City, SD 57709-6172
517117554	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517029249	+ Friedberg Eye Assoc, 661 N Broad St, Woodbury, NJ 08096-1621
518466411	Lakes at Bankbridge, Chester A. Luszcz. Esquire, 429 White Horse Pike, Haddon Heights. NJ 08035
517029251	+ Lakes at Bankbridge HOA, Atten: Douglas Baker, Esq, 236 Pine Valley Lane, Sewell, NJ 08080-1108
517029250	+++ Lakes at Bankbridge HOA, c/o Realty Solutions, LLC., 415 S. White Horse Pike Suite 2, Audubon, NJ 08106-1310
517029253	+ South Jersey Gas, 142 South Main Street, Hammonton, NJ 08037-8926
517029256	+ Virtua Summit Surgical, Atten: Apex Asset Mgmt., LLC, PO Box 5407, Lancaster, PA 17606-5407
517029257	+ West Jersey Anesthesia Assoc, Atten: Capital Collection Services, PO Box 150, West Berlin, NJ 08091-0150

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 28 2023 22:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreigion03.ne.ecf@usdoj.gov	Sep 28 2023 22:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519258315	+ EDI: AISACG.COM	Sep 29 2023 01:58:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517078622	EDI: GMACFS.COM	Sep 29 2023 01:51:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517029243	+ EDI: GMACFS.COM	Sep 29 2023 01:51:00	Ally Financial, PO Box 380901, Lewiston, ME 55438-0901
517029244	+ Email/Text: bankruptcy@pepcoholdings.com	Sep 28 2023 22:50:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
517063701	+ Email/Text: bankruptcy@pepcoholdings.com	Sep 28 2023 22:50:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
517029245	+ EDI: CAPITALONE.COM	Sep 29 2023 01:58:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517029246	+ EDI: CRFRSTNA.COM	Sep 29 2023 01:51:00	Credit First, PO Box 81315, Cleveland, OH 44181-0315
517111468	EDI: CRFRSTNA.COM		

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		Sep 29 2023 01:51:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517029252	+ EDI: CCS.COM		
		Sep 29 2023 01:58:00	Liberty Mutual, Atten: Cred Collection Serv, PO Box 55126, Boston, MA 02205-5126
517112133	EDI: PRA.COM		
		Sep 29 2023 01:58:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518586185	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Sep 28 2023 22:50:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518586186	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Sep 28 2023 22:50:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517029255	EDI: TDBANKNORTH.COM		
		Sep 29 2023 01:58:00	TD Bank, PO Box 219, Lewiston, ME 04243
517029254	+ EDI: WTRRN BANK.COM		
		Sep 29 2023 01:58:00	Target, PO Box 673, Minneapolis, MN 55440-0673
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
517170226	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
Anthony Landolfi	on behalf of Debtor Robert M. Morace anthony@landolfilaw.com kathy@landolfilaw.com
Chester A. Luszc	on behalf of Creditor Lakes at Bankbridge Homeowners Association Inc. luszc@comcast.net, bluszc@comcast.net
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
George C. Greatrex, Jr.	on behalf of Creditor Lakes at Bankbridge Homeowners Association Inc. ggreatrex@sgglawfirm.com,

District/off: 0312-1

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Jwebb@hillwallack.com;Ahenderson@hillwallack.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 9